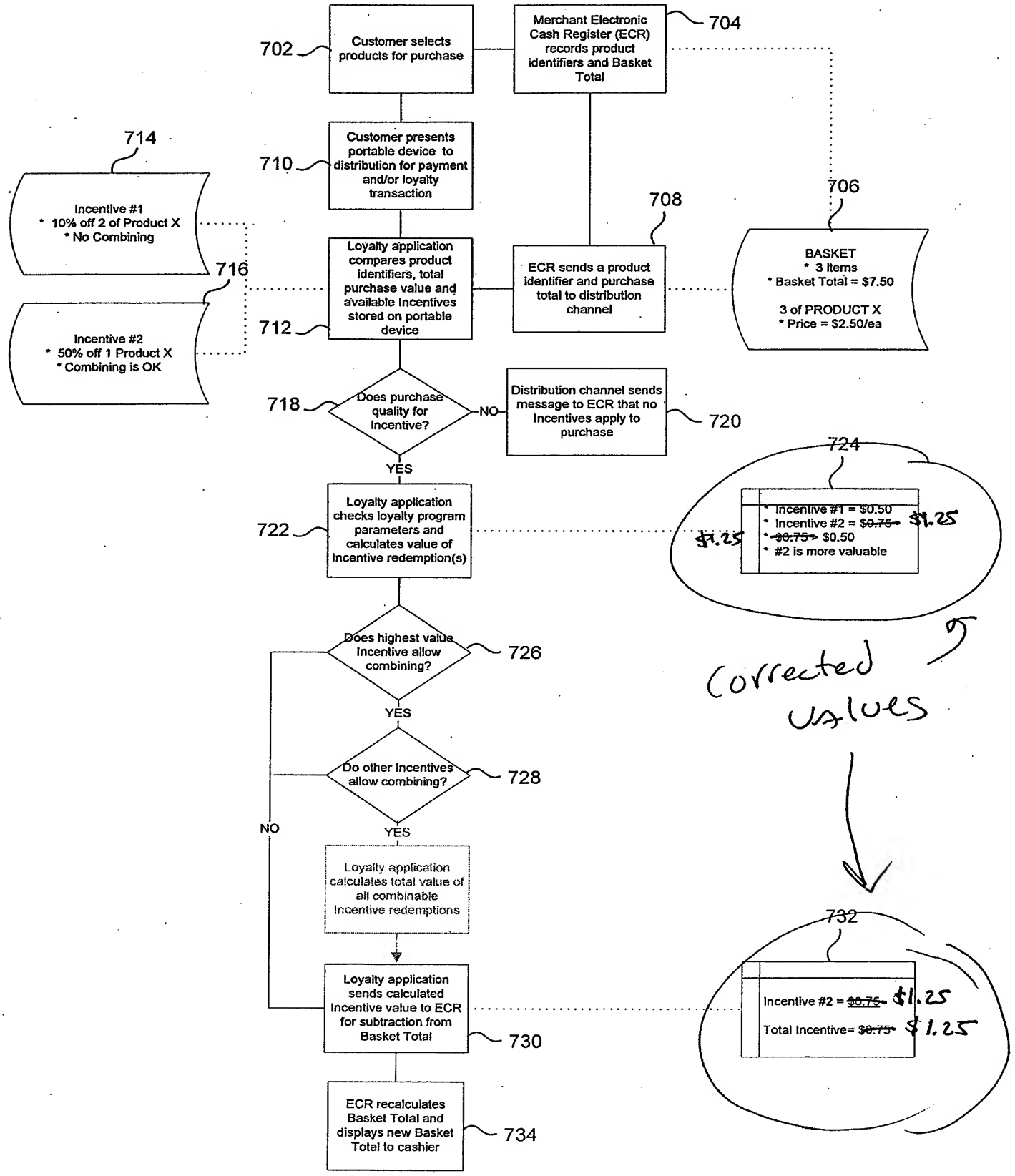
Customer selects products for purchase
702
Merchant Electronic Cash Register (ECR) records product identifiers and Basket Total
704
Customer presents portable device to distribution for payment and/or loyalty transaction
710
Incentive #1
* 10% off 2 of Product X
* No Combining
714
Incentive #2
* 50% off 1 Product X
* Combining is OK
716
Loyalty application compares product identifiers, total purchase value and available Incentives stored on portable device
712
ECR sends a product identifier and purchase total to distribution channel
708
BASKET
* 3 items
* Basket Total = $7.50
3 of PRODUCT X
* Price = $2.50/ea
706
Does purchase quality for Incentive?
718
NO
Distribution channel sends message to ECR that no Incentives apply to purchase
720
YES
Loyalty application checks loyalty program parameters and calculates value of Incentive redemption(s)
722
* Incentive #1 = $0.50
* Incentive #2 = $0.75 $1.25
* $0.75 $0.50
* #2 is more valuable
$1.25
724
Does highest value Incentive allow combining?
726
YES
Do other Incentives allow combining?
728
NO
YES
Loyalty application calculates total value of all combinable Incentive redemptions
Loyalty application sends calculated Incentive value to ECR for subtraction from Basket Total
730
ECR recalculates Basket Total and displays new Basket Total to cashier
734
Incentive #2 = $0.75 $1.25
Total Incentive= $0.75 $1.25
732
Corrected values

FIG. 7

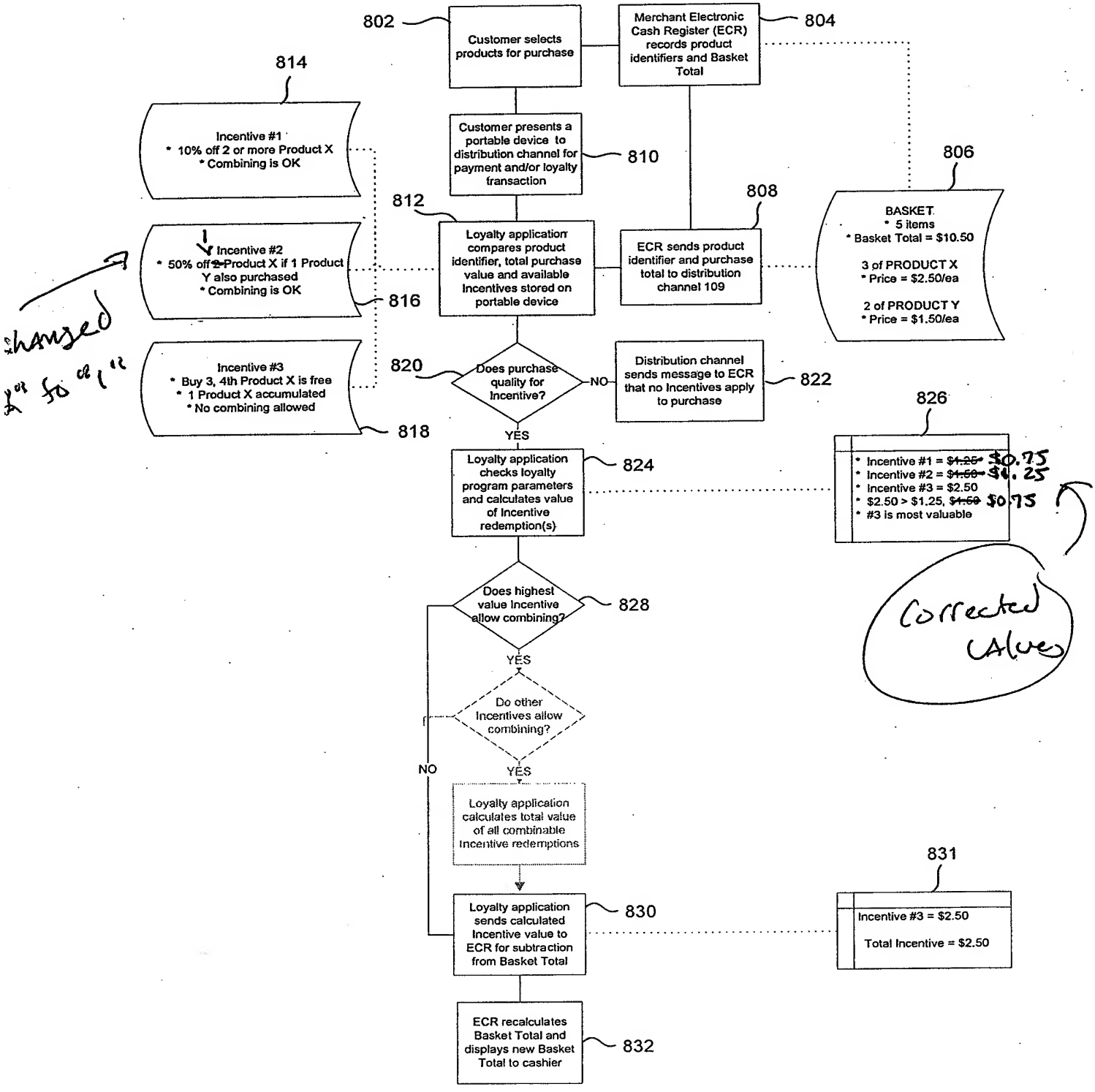
802
Customer selects products for purchase
804
Merchant Electronic Cash Register (ECR) records product identifiers and Basket Total
814
Incentive #1
* 10% off 2 or more Product X
* Combining is OK
Customer presents a portable device to distribution channel for payment and/or loyalty transaction
810
806
812
808
Incentive #2
* 50% off ~~2~~ Product X if 1 Product Y also purchased
* Combining is OK
Loyalty application compares product identifier, total purchase value and available Incentives stored on portable device
ECR sends product identifier and purchase total to distribution channel 109
BASKET
* 5 items
* Basket Total = $10.50
3 of PRODUCT X
* Price = $2.50/ea
2 of PRODUCT Y
* Price = $1.50/ea
816
Incentive #3
* Buy 3, 4th Product X is free
* 1 Product X accumulated
* No combining allowed
818
820
Does purchase qualify for Incentive?
NO
Distribution channel sends message to ECR that no Incentives apply to purchase
822
YES
826
Loyalty application checks loyalty program parameters and calculates value of Incentive redemption(s)
824
* Incentive #1 = ~~$1.25~~ $0.75
* Incentive #2 = ~~$1.50~~ $1.25
* Incentive #3 = $2.50
* $2.50 > $1.25, ~~$1.50~~ $0.75
* #3 is most valuable
Does highest value Incentive allow combining?
828
YES
Do other Incentives allow combining?
NO
YES
Loyalty application calculates total value of all combinable Incentive redemptions
831
Loyalty application sends calculated Incentive value to ECR for subtraction from Basket Total
830
Incentive #3 = $2.50
Total Incentive = $2.50
ECR recalculates Basket Total and displays new Basket Total to cashier
832
changed
Corrected Values

FIG. 8